EXHIBIT J

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

RICHARD CHAKEJIAN, : CIVIL ACTION

Plaintiff, :

V.

ORIGINAL

EQUIFAX INFORMATION SERVICES, LLC,

Defendant. : NO. 07-2211

Oral deposition of RICHARD CHAKEJIAN, held at the offices of Francis & Mailman, P.C., 100 South Broad Street, 19th Floor, Philadelphia, Pennsylvania 19110, commencing at 5:35 p.m., on Friday, July 18, 2008, before Sandra J. Worrell, a Registered Professional Reporter and Notary Public.

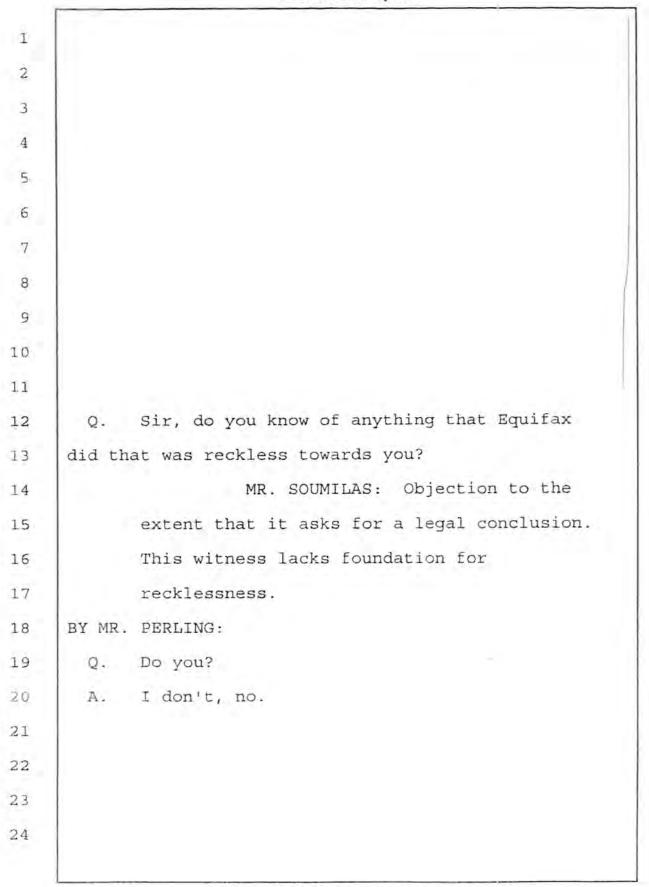
SUMMIT COURT REPORTING, INC. Certified Court Reporters and Videographers 1500 Market Street, 12th Floor - East Tower Philadelphia, Pennsylvania 19102 424 Fleming Pike, Hammonton, New Jersey 08037 (215) 665-5633 * (609) 567-3315 * (800) 447-8648 www.summitreporting.com

1 2 3 4 5 6 7 8 9 10 11 12 13 14 Q. Let me show you what's been marked as 15 Exhibit Number 12, which is a March 4, 2007 letter. 16 Do you recognize Exhibit Number 12? 17 18 A. Yes. Is that a letter that you sent to Equifax? 19 0. A. Yes. 20. 21 Is that a complete copy? We looked at one before. I know you said that you couldn't tell as 22 a matter of fact that that was the complete copy, 23 but can you tell if this is a complete copy of the 24

1	letter and the enclosures that you sent to Equifax
2	on March 4, 2007?
3	A. A copy of the letter, yes. A copy of the
4	driver's license and social, yes. A copy of the
5	letter dated January 16th, yes. I don't see where
6	I reference the oh, I do. Page 2 of the credit
7	file, yes. A copy of the or, shall I say,
8	pages 5 and 6 of the court order and a copy of the
9	envelope, which I mailed, too. And I don't know
10	what the back page is, but
11	Q. Okay. This looks to be a complete copy of
12	everything you sent to Equifax on March 4, 2007;
12	correct?
1.4	A. It looks to be complete. However, I take
15	notice to what you had pointed out earlier, that
16	with respect to the Court Order, it's numbered
1.7	five on the front page and six on the back page.
18	Standing here at this moment, I'm not sure
19	if there was a one, two, three and four or if that
20	was the complete one.
21	
22	
23	
2.4	

(Q. Okay, Did you go to the United States
Ba	nkruptcy Court and obtain that stamp on these
tw	o pages?
	A. I did.
1	Q. You didn't send somebody to do it? You did
it	yourself?
	A. No, I did it myself.
	Q. You didn't have any trouble finding the
pl	ace. You had been there before; right?
	A. Don't know that I had been there before,
bu	t I don't remember having any trouble finding
it	
	Q. Was it at the Robert Nix Federal Building?
I	believe it's 900 Market Street, Room 400?
	A. I don't know for certain about that one.
	Q. Okay. Well, in order to go get that
do	cument, did you rely on the information Equifax
pr	ovided you about the address of the source?
	A. I don't know. I may have asked Weir or on
of	the other attorneys I deal with in other

matters where I could obtain a certified copy. The certified copy business did not come up until after I had called, when the letter that we talked about earlier came back. And I was told that they weren't going to remove it based upon the Court Order that was sent. TI



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EQUIFAX

March 4th 2007

PO Box # 74021

Atlanta, GA 30374-0241

RE Credit Foe

Confirmation # 7030023613

Dear Sirs & Madams,

Lam in receipt of my credit report identified with the Confirmation # 7030023613,dated February 14 2007

Please be advised that I am disputing the Bankruptcy information listed in the Public Records portion of my report, I have enclosed a copy of page #2 of my credit file dated 2/14/07 for your ease of identification.

Kindly note that I previously disputed the Bankruptcy information on or around January 16, 2007. Lam also enclosing a copy of that dispute for your ease of identification.

I followed up with EQUIFAX on 1/30/07 around 9 45am est to check on the status of my 1/16/07 dispute. Initially the follow up was handled by your representative Honey who told me that you would not be removing the Bankruptcy information because the Court Order was not on Court letterhead. I then spoke to her supervisor. Pauline, who acknowledged that the document was on court letterhead. Pauline told me that it was necessary to have a CERTIFIED and STAMPED COURT ORDER in order to have the bankruptcy information removed from my report.

Accordingly I am enclosing a CERTIFIED and STAMPED COURT ORDER concurrent with your request so that you may correct my report and remove the incorrect Bankruptcy information from my credit file as ordered by the court on page #2 of the enclosed COURT ORDER.

Thank you,

Richard N. Chakejian Jr.

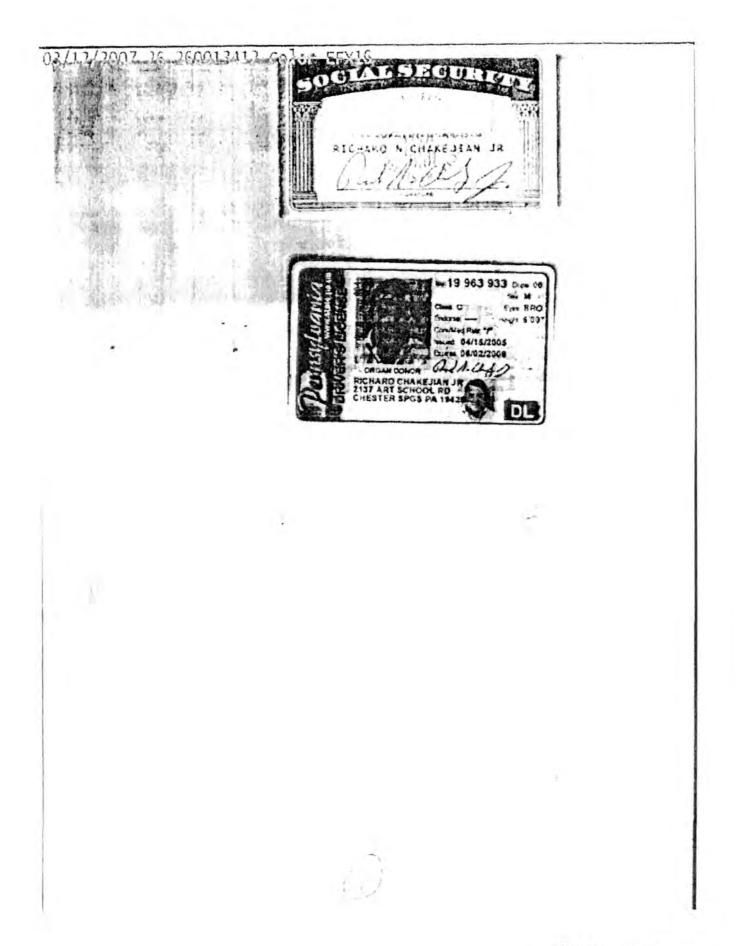
enc. #1 o by 1 sivers roomse & social recordy and

#2 page #2 of credit tile dated 2:14:07

#3 dispute letter dated 1/16/07

#4 CERTIFIED & STAMPED COURT CROER

EXHIBIT ______



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EQUIFAX

anuary "6th 2003

PO Box # 740241

Atlanta GA 30374 - 0241

Dear Sirs and/or Madams,

I am in receipt of my credit report dated 1/16/07.

I noticed an error on my credit report under the PUBLIC RECORDS category.

Please be advised that I have never filed for BANKRUPTCY and that you are reporting an error that is negatively impacting my credit profile and my credit score.

Kindly correct the error by removing the bankruptcy information from my credit report.

To assist you I ain enclosing a COURT ORDER issued by the Honorable Stephen Raslavich, USBJ ordered May 17th 2006, specifically ordering that "ANY ADVERSE CREDIT INFORMATION MUST BE STRICKEN FROM MY CREDIT RECORDS."

Please aghere to the Judges order and remove the Bankruptcy information from my file.

Upon your receipt and review of this letter and the Court Order please make the corrections to my file and mail me a copy of my corrected CREDIT REPORT AND SCORE to my home address: Richard N. Chakejian Jr.

2137 Art School Rd.

Chester Springs, PA 19425

Should you have any questions concerning the information received and/or my request kindly contact me via phone # 484-645-5148 or e-mail: chakejian@cs.com.

Thank you.

Richard N. Chakejian at

end COURT OPDER 5/17/06 CREDIT REPORT 1/16/07 EAST Morely

Confirmation # 7030023613

Piease address all future correspondence to:

(This section Includes your name, current and previous

scheeuses, and any other ideal bing information reported by your creditors?

Personal Identification Information

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.. Hd 1, CINEMA Springs, PA 19425 Repurpo, 01/2007

Date of facts

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P.D. Bus 2687 Base Cymwyd, PA 19004 Reported: 02/2006

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IN THE UNITED STATES BANKSLUTCY COURT
OR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RIE

CHAPTER 7

Richard Chakepan, Jr and Jacqueline Chakepan

Case No. 05-32489 (SR)

Debross.

STIPULATION OF DISMISSAL OF DEBTORS' MOTION FOR SANCTIONS, COMPENSATORY AND PUNITIVE DAMAGES

Background

Edward T. McErlean, Joseph Ripp, Chibi, Inc., and Tarsus, Inc. (collectively Ripp, Chibi, Tarsus, Inc. and McErlean are referred to as the "Permoning Creditors") filed an arcolancary bankruptcy permon (the "Involuntary Perition") against the Puttive Debiors, Richard Chakejian, Jr. and Jacqueline Chakejian in the above reference bankruptcy matter. The Chakejians has disputed the Involuntary Petition and have claimed, among other things, that the Bankruptcy Petition was fraudulent in that they did not own any debts to Edward T. McErlean, Tarsus, Inc., Chibi, Inc., Joseph Ripp, and Middlesown Easse Developers, Ioc..

At a hearing on the filing of the Involuntary Petition, Edward T. McEzlean, Chibi, Inc.,

Joseph Ripp, and withdrew the petition and this bankruptcy matter was dismissed, and an

injunction was issued by bankruptcy judge Rasiavich enjoining Edward T. McEzlean, Chibi, Inc.,

Joseph Ripp from filing any future bankruptcy petition against the Chakejians. Thereafter, the

Chakejians filed a motion for sanctions and attorney's fees, costs, consequential and punitive

damages (the "Motion").

Edward T. McErlean, Chibs, Inc., Joseph Ripp and the Chakejians have now reached an agreement to settle the Chakejians' Motion. As part of that agreement, Edward T. McErlean, Chibs, Inc., Joseph Ripp have acknowledge that the filing of the Involuntary Pention was

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inappropriate, improper and that the involuntary Petition should never have been filed. As a part thereof, Edward T. McErlean, Chibi, Inc., Joseph Ripp and the Chakejians, by and though their respective Counsel have strpulated and agreed that the Motion shall be dismissed with prejudice inasmuch as the parties have settled all claims asserted in the Motion.

NOW, THEREFORE, Edward T. McErlean, Chibi, Inc., Joseph Ripp and the Chakejians, hereby agree that the Motion is hereby withdrawn, with prejudice, this 15 day of Masert, 2006, and that any adverse credit report to any credit reporting agency should be stricken from the Chakejians' credit records.

Walter Wein Jr., France Counsel for the Chakejiana Falward T. McErlean, Esquire Counsel for the Petitioning Creditors

THE FOREGOING IS HEREBY INCORPORATED AS AN ORDER OF THIS COURT AND

IT IS SO ORDERED this 17 day of M

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BY THE COURT:

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ATTEST PRINTER

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